

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5835

Comment on FR Doc # 2015-08831

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## General Comment

this rule is far too restrictive.. there are knowledge IRA owners who can use options successfully.. this rule should be dropped or seriously modified.

Patrick Stanley